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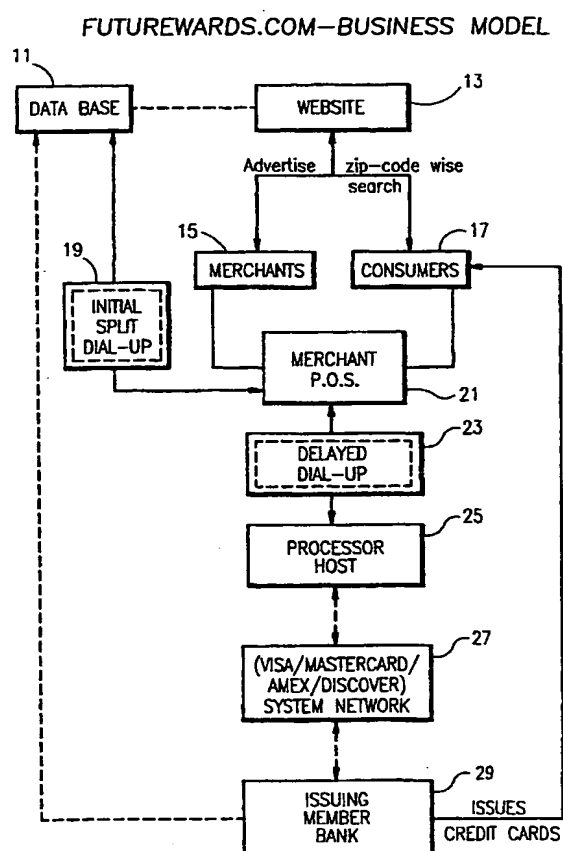
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(54) Title: BUSINESS SYSTEM



(57) Abstract: A business system for putting a consumer (17) in direct electronic contact with a vendor (15), e.g., via a global communications network. Such a system including a magnetic strip card with consumer identifying information encoded thereon said information identifying a consumer desiring to conduct a transaction with a vendor, a host system (25) that maintains information about discounts (11) from said vendor, an apparatus for reading information on the magnetic strip card, said apparatus interconnected with and in communication with the Host System, and means for applying any applicable discount related to said transaction for the benefit of said consumer.

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